



PRESTIGE
HOME

Prestige Underwriting Services Ltd

is Authorised and Regulated by the Financial Services Authority

CLAIM FORM

This claim form should be completed by you if you have suffered a loss that may be covered by your Household Insurance Policy other than in respect of the **Legal Expenses** section, if operative, where you should follow the instructions set out in the Policy wording.

Before completing please read the notes below, and after completion, the claim form should be returned to your Insurance Broker without delay.

Guideline Notes

1. Before completing the form, read all notes carefully.
2. Please complete all relevant sections of the form, fully and clearly.
3. If you require any assistance in completing the form, please contact your Insurance Adviser.
4. Please remember to sign the **Declaration** at the end of the form.

Procedural Notes

- If your property has been lost or stolen or maliciously damaged, you must report the matter to the Police as soon as possible.
- If emergency repairs are necessary to protect your property or to prevent further damage, you should carry these out as soon as possible. Please remember that we will require all invoices for emergency repairs.
- Do not dispose of any damaged property until we have been given an opportunity to inspect it, otherwise this may jeopardise your claim.

Notices

Making a claim under a certificate with a 'No Claim Discount' may result in a loss or reduction in this benefit. If you are unsure of the effect of making the claim please ask your Insurance Adviser for advice.

Please ensure that you comply with the terms and conditions of your certificate. Failure to do so may invalidate your claim.

We will fully investigate your claim and if we require more information or need to inspect damage we will contact your Insurance Adviser.

In the interests of all certificate holders we will seek to identify dishonest claims, including exaggerated claims and to assist in this we will:

1. report any suspicious claim to the Police, interested Government departments or other insurance companies.
2. co-operate with the Police or any Government department in the investigation and prosecution of anyone suspected of committing a crime.
3. take any legal action necessary to recover money obtained through a dishonest claim.
4. publicise any successful legal action to deter others.

Prestige Home Claim Form for: Buildings – Contents – All Risks

NOTE: INFORMATION CONTAINED WITHIN THIS DOCUMENT WILL BE MADE AVAILABLE TO OTHER INSURERS AND ORGANISATIONS

Section 1 Your Details (please complete in all circumstances)

Policy Number		Mortgage Account Number/Roll Number	
Title	Surname	Christian Name(s)	
Date of Birth		Sex: Male/Female (Delete as appropriate)	
Occupation: Part-time		Full-time	
Postal Address		Postcode	
Risk Address (If different from Postal Address)		Postcode	
Telephone:	Home	Work	Mobile

What is the current total replacement value of the contents of your home? £

What is the current rebuilding cost of your building?

How many bedrooms are in your home?

Is any trade, profession or business carried out in your home? Insert YES or NO

If YES provide details

Have you or any member of your family or any person living with you made a claim under any insurance policy or suffered any loss or damage, in the last 3 years? Insert YES or NO

Ever been convicted of any offence involving dishonesty, fraud, violence, criminal damage, arson, drugs or have any prosecutions pending? Insert YES or NO

If YES provide details

Section 2 Incident Details (please complete in all circumstances)

Date and time of incident / / am/pm

Where exactly did the incident occur?

State exactly how the incident occurred.

Was your home unoccupied at the time of the incident? Insert YES or NO

If "YES", for how long was your home unoccupied prior to the incident?

Was your home unfurnished at the time of the incident? Insert YES or NO

Was your home or any part of your home lent, let or sub-let at the time of the incident? Insert YES or NO

Section 3 Loss/Theft/Malicious Damage (only complete if your property has been lost, stolen or maliciously damaged)

Date and time incident reported to Police. / / am/pm

Address of Police station where the incident was reported.

Crime reference number (obtained from Police)

If theft from a building, how was entry gained?

Were there any visible signs of forced entry to the building? Insert YES or NO

If YES provide details

Is a burglar alarm fitted to your buildings? Insert YES or NO

If "YES", was it in operation at the time of the incident? Insert YES or NO

Section 4 Particulars of your Claim (please complete in all circumstances)

It is necessary for you to prove the loss.

Please enclose documentation such as photographs and receipts to support the existence of the items.

Full descriptions of property (including make, model and serial number)	Date and place of purchase	Original purchase price (£)	Original purchase receipt attached (delete as appropriate)	Is the item repairable? (delete as appropriate)	Estimated cost of repair/replacement (£)	Amount claimed (£)
			YES/NO	YES/NO		
			YES/NO	YES/NO		
			YES/NO	YES/NO		
			YES/NO	YES/NO		
			YES/NO	YES/NO		

Continue on a separate sheet if necessary

Have you instructed repairs? Insert YES or NO

Do you require one of our specialists to contact you with regard to repair or replacement of the property? Insert YES or NO

Are all the items detailed above owned by you, or members of your family living permanently with you? Insert YES or NO

If "NO", to whom does the property belong?

Do you hold any other insurance policies which may also cover this incident (e.g. travel insurance)? Insert YES or NO

Insurer
 Policy Number

Section 5 Declaration (please complete in all circumstances)

I/We declare that the above statements are true and correct to the best of my/our knowledge and belief. I/We have not withheld from **Prestige Home** any information within my/our knowledge connected with this claim. I/We accept that if I/We exaggerate any part of this claim or make any false declaration or statement, I/We shall not be entitled to receive any benefit under the certificate in respect of this claim. Furthermore I/We accept that any such action on my/our part may render me/us liable to prosecution.

I/We agree to provide **Prestige Home** with any further information or documentation as may be reasonably required. I/We understand that **Prestige Home** does not admit liability by the issue of this form.

I/We understand that you may seek information from other insurers to check the answers I/We have provided.

CLAIMS & UNDERWRITING EXCHANGE:

Insurers and their agents share information with each other to prevent fraudulent claims and for underwriting purposes via the Claims and Underwriting Exchange register, operated by Insurance Database Services Ltd. A list of participants is available on request. The information you supply on this form, together with the information you have supplied on your application form and other information relating to the claim, will be provided to participants.

Signature of Policyholder(s)

Date

Notice to the Insurance Broker/Advisor

This claim form should be returned to:

Prestige Underwriting Services Ltd.
5th & 6th Floor
Lanyon Building
10 North Derby Street
Belfast
BT15 3HL
Tel: 08450 777 666

If your policy is in joint names and you wish the settlement cheque payable to only one of you then confirm the name here.

All joint names must be in agreement to this process and **all** must sign below.

Signature of Policyholders

Date

Prestige Home

Astra House, Christy Way, Southfields, Basildon, Essex SS15 6TQ
Tel. 01268 541500 Fax 01268 540524